

Information to identify the case:

Debtor 1 **Lisette V. Santos Flores**

Social Security number or ITIN **xxx-xx-6584**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-33504-SLM**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lisette V. Santos Flores
aka Veronica Lisette Santos

3/10/17

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Lissette V. Santos Flores
 Debtor

Case No. 16-33504-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Mar 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2017.

db
 516554538 +Lissette V. Santos Flores, 526 Seminary Ave., Rahway, NJ 07065-3410
 ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
 (address filed with court: Americredit Financial Services dba GM Financial, PO Box 183853, Arlington TX 76096)
 516541023 +Commercial Acceptance, 2300 Gettysburg Rd., Camp Hill, PA 17011-7303
 516541028 +Federal National Mortgage Asso, 14221 Dallas Parkway, Ste.1000, Attn : Bankruptcy Dept., Dallas, TX 75254-2946
 516541031 +Luis Santos, 526 Seminary Ave., Rahway, NJ 07065-3410
 516541032 +Middlesex Emergency Physicians, P.A., 65 James Street, Edison, NJ 08820-3947
 516541034 +Ragan & Ragan, P.C., 3100 Route 138 West, Brinley Plaza, Bldg. One, Wall, NJ 07719-9020
 516541035 +Rushmore Loan Mgmt Ser, 15480 Laguna Canyon Rd S, Irvine, CA 92618-2132
 516541036 +Seterus, Inc., 14523 S.W. Millikan Way, Beaverton, OR 97005-2352
 516541037 +T-Mobile USA, Inc., P.O. Box 248848, Oklahoma City, OK 73124-8848
 516541038 +Trinitas Regional Medical Center, 225 Williamson Street, Elizabeth, NJ 07202-3625
 516541039 +University Radiology Group, P.C., P.O. Box 1075, East Brunswick, NJ 08816-1075
 516541041 +Verizon Wireless, Inc., 500 Technology Dr., Ste.550, Weldon Spring, MO 63304-2225
 516541040 +Verizon Wireless, Inc., 500 Technology Dr., Suite 500, Weldon Spring, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 10 2017 23:58:33 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 10 2017 23:58:28 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 516541020 EDI: PHINAMERI.COM Mar 10 2017 23:33:00 Americredit Financial Services, Inc., 801 Cherry Street, Ste. 350, File # DJ-269053-08, Fort Worth, TX 76102
 516541021 +EDI: BANKAMER.COM Mar 10 2017 23:33:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
 516541022 +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Mar 10 2017 23:59:16 Comcast Cable Co., P.O. Box 1809, Union, NJ 07083-1809
 516541024 +EDI: ESSL.COM Mar 10 2017 23:33:00 Dish Network, P.O. Box 94063, Palatine, IL 60094-4063
 516541025 +E-mail/Text: bknotice@ercollections.com Mar 10 2017 23:58:36 Enhanced Recovery Company, LLC, 8014 Bayberry Road, Attn : Client Services, Jacksonville, FL 32256-7412
 516541026 +E-mail/Text: bknotice@ercollections.com Mar 10 2017 23:58:36 Enhanced Recovery Corp., 8014 Bayberry Rd., Jacksonville, FL 32256-7412
 516541030 EDI: JEFFERSONCAP.COM Mar 10 2017 23:33:00 Jefferson Capital Systems, LLC, 16 McLeland Rd., Attn : Bankruptcy Dept., Saint Cloud, MN 56303
 516541029 EDI: JEFFERSONCAP.COM Mar 10 2017 23:33:00 Jefferson Capital Systems, LLC, 16 McLeland Rd., Saint Cloud, MN 56303
 516541033 +E-mail/Text: bankruptcy@onlineis.com Mar 10 2017 23:59:14 Online Collections, P.O. Box 1489, Winterville, NC 28590-1489

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516541027* +Enhanced Recovery Corp., LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412
 516541019 ##+Allied Interstate, LLC, P.O. Box 4000, Warrenton, VA 20188-4000

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 25

Date Rcvd: Mar 10, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Nicholas J. Delzotti on behalf of Trustee Nicholas J. Delzotti nick9151@aol.com,
NJ58@ecfcbis.com
Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbis.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov
William P. Bonomo on behalf of Debtor Lissette V. Santos Flores nyattybill@aol.com,
bonomolawecf@gmail.com;claudiacas45@hotmail.com;claudia@garanticesufuturo.com;claudiapatycastella
nos@gmail.com;lediazlaw@gmail.com;Perezjrlegaldocs@verizon.net

TOTAL: 5